Midland Bank PLC.
Consolidated Balance Sheet (Un-Audited)
As at 30 September 2026

	Notes	September 2026 BDT	December 2025 BDT
PROPERTY AND ASSET			
Cash	3. a	**6,636,035,646**	**5,280,143,415**
In Hand (Including Foreign Currency)		1,054,768,119	1,061,840,179
With Bangladesh Bank and its agent Bank (including Foreign Currency)		5,581,267,527	4,218,303,235
Balance with other Banks & Financial Institutions	4. a	**4,793,432,731**	**4,922,879,755**
In Bangladesh		4,495,587,085	4,370,747,641
Outside Bangladesh		297,845,646	552,132,113
Money at Call and Short Notice	5.a	**19,900,000**	**19,900,000**
Investments	6.a	**50,652,419,245**	**37,698,294,439**
Government		45,861,277,098	32,734,692,543
Others		4,791,142,148	4,963,601,896
Loans and Advances/ Investments	7. a	**73,496,717,727**	**71,067,898,118**
Loans Cash Credit Overdrafts etc./ Investment		64,211,849,014	62,625,054,533
Bills Purchased and Discounted		9,284,868,713	8,442,843,585
Fixed Asset including Premises Furniture & Fixtures	8. a	**1,286,584,507**	**1,488,398,654**
Other Asset	9. a	**7,108,516,868**	**5,884,135,966**
Non-Banking Asset	10.00	**12,585,359**	**12,585,359**
Total Property and Asset		**144,006,192,083**	**126,374,235,706**
LIABILITIES AND CAPITAL			
Borrowing from other Banks Financial Institutions & Agents	11. a	**19,949,559,739**	**18,391,455,767**
Deposit and Other Accounts	12. a	**100,382,357,200**	**86,431,760,258**
Current Deposit & Other Accounts		11,434,495,220	8,460,732,500
Bills Payable		1,392,103,122	795,854,447
Short Notice Deposit		11,891,113,998	8,391,698,796
Savings Deposit		6,739,585,670	6,259,969,715
Fixed Deposit		58,612,102,881	53,373,952,522
Deposit Scheme		10,312,956,309	9,149,552,279
Other Liabilities	13. a	**12,824,929,776**	**11,076,956,427**
Total Liabilities		**133,156,846,716**	**115,900,172,453**
Capital/Shareholders' Equity		**10,849,345,347**	**10,474,063,233**
Paid up Capital	15.00	6,786,256,400	6,588,598,450
Statutory Reserve	16.00	2,569,847,054	2,328,782,419
Revaluation Reserve on Investment in Securities	17.00	25,356,936	159,603,278
Retained Earnings	18. a	1,467,884,956	1,397,079,086
Non-Controlling Interest		20	20
Total Liabilities and Shareholders' Equity		**144,006,192,083**	**126,374,235,706**
Net Asset Value (NAV) per share		**15.99**	**15.43**

	Notes	September 2026 BDT	December 2025 BDT
Off-Balance Sheet Items			
Contingent Liabilities	19. a	40,500,014,844	28,042,481,516
Acceptance and endorsements		8,706,219,703	6,904,872,085
Letter of Guarantee		9,993,615,604	11,905,538,045
Irrevocable Letter of Credit		19,432,254,278	7,053,852,322
Bills for Collection		2,367,925,258	2,178,219,063
Other Contingent Liabilities		-	-
Other Commitments		5,602,181,590	-
Documentary credits and short term trade related transactions		-	-
Forward asset purchased and forward deposit placed		5,602,181,590	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
Total Off Balance Sheet Items including Contingent Liabilities		46,102,196,434	28,042,481,516

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director

Mohammed Jamal Ullah
Director

Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Consolidated Profit and Loss Account (Un-audited)
For the period ended 30 September 2026

Particulars	Notes	01 January 2026 to 30 September 2026	01 January 2025 to 30 September 2025	01 July 2026 to 30 September 2026	01 July 2025 to 30 September 2025
		BDT	BDT	BDT	BDT
Interest Income	21. a	5,487,016,358	5,304,663,842	1,825,586,101	1,817,277,476
Less: Interest Paid on Deposit and Borrowing, etc.	22. a	3,720,540,136	3,625,761,869	1,264,785,171	1,278,626,394
Net Interest Income		**1,766,476,222**	**1,678,901,973**	**560,800,930**	**538,651,082**
Income from Investment	23. a	1,816,379,603	1,354,952,008	909,956,415	803,844,800
Commission, Exchange and Brokerage	24.00	573,059,745	457,932,610	213,889,438	173,506,585
Other Operating Income	25. a	115,634,890	91,388,771	34,987,981	30,421,503
		2,505,074,238	**1,904,273,389**	**1,158,833,834**	**1,007,772,888**
Total Operating Income		**4,271,550,460**	**3,583,175,362**	**1,719,634,765**	**1,546,423,970**
Less: Operating Expenditure					
Salary and Allowances	26. a	712,884,253	641,963,431	253,710,938	245,196,622
Rent, Tax, Insurance, Electricity	27. a	103,205,447	94,955,812	41,571,208	35,863,952
Legal Expense	28. a	1,022,120	1,652,033	623,580	795,498
Postage, Stamps and Telephone	29. a	25,996,425	26,374,642	10,070,347	9,887,498
Printing, Stationery, Advertisement	30. a	49,375,072	60,950,439	14,851,716	23,274,356
Managing Director's Remuneration	26.01	11,859,375	14,431,250	3,387,500	4,093,750
Directors' Fee	31.00	1,669,153	2,964,323	800,153	1,292,323
Audit Fee	32. a	-	-	-	-
Depreciation on and Repair to Bank's Property	33. a	282,051,182	241,378,795	82,788,014	70,183,594
Other Expenditure	34. a	217,448,609	228,720,847	68,663,567	78,889,544
Total Operating Expenses		**1,405,511,634**	**1,313,391,572**	**476,467,023**	**469,477,137**
Profit Before Provision		**2,866,038,826**	**2,269,783,790**	**1,243,167,742**	**1,076,946,832**
Provision for Loans, Advances & Off Balance Sheet	35. a				
General Provision		408,058,619	298,227,850	245,502,946	216,149,965
Specific Provision		1,079,223,064	1,402,759,199	274,721,686	429,283,366
Provision for Off Balance Sheet Exposures		69,401,452	70,223,282	43,401,452	54,529,167
Provision for Investment & Placement		93,093,351	30,516,438	50,540,560	(3,333,268)
Provision against Other Asset		12,000,000	16,765,854	6,500,000	3,600,000
Total Provision		**1,661,776,486**	**1,818,492,623**	**620,666,644**	**700,229,230**
Profit Before Tax		**1,204,262,340**	**451,291,167**	**622,501,098**	**376,717,602**
Less: Provision for Tax	36. a	489,921,548	59,094,059	196,463,439	103,275,313
Current Tax		599,901,291	454,802,281	83,500,508	126,610,237
Deferred Tax		(109,979,743)	(395,708,222)	112,962,931	(23,334,924)
Net Profit After Tax		**714,340,792**	**392,197,108**	**426,037,659**	**273,442,289**
Earnings Per Share		**1.05**	**0.58**	**0.63**	**0.40**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director

Mohammed Jamal Ullah
Director

Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 30 September 2026

	Notes	01 January 2026 to 30 September 2026 BDT	01 January 2025 to 30 September 2025 BDT
A) Cash Flow From Operating Activities:			
Interest Received		9,575,258,176	8,340,943,578
Interest Paid on Deposits, Borrowings, etc.		(6,504,549,736)	(5,454,102,754)
Dividend Income		94,467,978	70,460,770
Fees & Commission Income		571,606,143	405,331,409
Recoveries of Loans previously written off		-	61,441,074
Cash Paid to Employees as Salaries and Allowances		(719,218,951)	(656,394,681)
Income Tax Paid		(545,327,509)	(518,264,868)
Cash Received From Other Operational Income	42. a	115,634,890	91,388,771
Cash Paid for Other Operational Expenses	43. a	(448,787,416)	(455,514,781)
Cash Flow From Operating Activities Before Changes in Net Current Asset		**2,139,083,575**	**1,885,288,518**
Changes in Net Current Asset :			
Investment in Treasury Bond		(9,564,640,420)	(12,691,862,041)
Loans & Advances		(3,255,587,939)	(4,121,622,705)
Other Asset		(127,662,677)	(153,407,001)
Non-Banking Assets		-	-
Bank Deposit		(16,503,658)	(299,311,022)
Customers' Deposit		13,983,480,027	7,706,828,128
Borrowing from Other Banks, Financial Institutions & Agents		1,558,103,971	5,268,403,403
Other Liabilities		282,420,471	771,164,812
		2,859,609,775	**(3,519,806,425)**
Net Cash Flow From Operating Activities		**4,998,693,350**	**(1,634,517,907)**
B) Cash Flow From Investing Activities:			
Investments in Shares & Bonds		122,254,875	(253,370,608)
Purchase of Fixed Asset		(28,079,548)	(132,137,701)
Net Cash Flow From Investing Activities		**94,175,327**	**(385,508,309)**
C) Cash Flow From Financing Activities:			
Receipts from Issue of Capital		-	-
Dividend Paid		(197,657,954)	(191,900,926)
Net Cash Flow From Financing Activities		**(197,657,954)**	**(191,900,926)**
D) Net Increase in Cash and Cash Equivalents		**4,895,210,724**	**(2,211,927,142)**
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		1,453,603	52,601,202
F) Opening Cash and Cash Equivalents		12,231,644,933	13,032,234,243
Closing Cash and Cash Equivalents (D+E+F)		**17,128,309,260**	**10,872,908,303**
The above closing Cash and Cash Equivalents include:			
Cash in Hand		1,054,768,119	981,225,934
Balance with Bangladesh Bank and its Agent Bank		5,581,267,527	4,274,399,192
Balance with Other Banks & Financial Institutions		4,793,432,731	4,716,754,952
Money at Call and Short Notice		19,900,000	19,900,000
Treasury Bill		5,678,265,484	879,644,125
Prize Bond		675,400	984,100
		17,128,309,260	**10,872,908,303**
Net Operating Cash Flow Per Share	**41.00**	**7.37**	**-2.41**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director

Mohammed Jamal Ullah
Director

Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Consolidated Statement of Changes in Equity (Un-Audited)
As at 30 September 2026

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Surplus on Investments	Retained Earnings	Minority Interest	Total
	BDT	BDT	BDT	BDT	BDT	BDT
Balance as at 01 January 2026	**6,588,598,450**	**2,328,782,419**	**159,603,278**	**1,397,079,086**	**20**	**10,474,063,253**
Bonus Share	197,657,950			(197,657,950)	-	-
Cash Dividend				(197,657,954)	-	(197,657,954)
Revaluation Reserve transferred during the period			(134,246,342)		-	(134,246,342)
Net Profit after tax for the period				714,340,792	-	714,340,792
Appropriation made during the period		241,064,636		(241,064,636)	-	-
Transferred to Start Up Fund				(7,154,383)	-	(7,154,383)
Balance as at 30 September 2026	**6,786,256,400**	**2,569,847,054**	**25,356,936**	**1,467,884,956**	**20**	**10,849,345,367**
Balance as at 31 December 2025	**6,588,598,450**	**2,328,782,419**	**159,603,278**	**1,397,079,086**	**20**	**10,474,063,253**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director

Mohammed Jamal Ullah
Director

Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Balance Sheet (Un-Audited)
As at 30 September 2026

	Notes	September 2026 BDT	December 2025 BDT
PROPERTY AND ASSET			
Cash	**3.00**	**6,636,035,646**	**5,280,143,415**
In Hand (Including Foreign Currency)		1,054,768,119	1,061,840,179
With Bangladesh Bank and its agent Bank (including Foreign Currency)		5,581,267,527	4,218,303,235
Balance with other Banks & Financial Institutions	**4.00**	**4,753,432,731**	**4,922,879,755**
In Bangladesh		4,455,587,085	4,370,747,641
Outside Bangladesh		297,845,646	552,132,113
Money at Call and Short Notice	**5.00**	**19,900,000**	**19,900,000**
Investments	**6.00**	**50,697,791,583**	**37,703,442,617**
Government		45,861,277,098	32,694,593,913
Others		4,836,514,486	5,008,848,704
Loans and Advances/ Investments	**7.00**	**73,496,717,727**	**71,067,898,118**
Loans Cash Credit Overdrafts etc./ Investment		64,211,849,014	62,625,054,533
Bills Purchased and Discounted		9,284,868,713	8,442,843,585
Fixed Asset including Premises Furniture & Fixtures	**8.00**	**1,280,632,475**	**1,482,297,780**
Other Asset	**9.00**	**7,103,134,811**	**5,875,928,588**
Non-Banking Asset	**10.00**	**12,585,359**	**12,585,359**
Total Property and Asset		**144,000,230,332**	**126,365,075,632**
LIABILITIES AND CAPITAL			
Borrowing from other Banks Financial Institutions & Agents	**11.00**	**19,949,559,739**	**18,391,455,767**
Deposit and Other Accounts	**12.00**	**100,385,969,169**	**86,432,187,589**
Current Deposit & Other Accounts		11,434,495,220	8,460,732,500
Bills Payable		1,392,103,122	795,854,447
Short Notice Deposit		11,894,725,967	8,392,126,126
Savings Deposit		6,739,585,670	6,259,969,715
Fixed Deposit		58,612,102,881	53,373,952,522
Deposit Scheme		10,312,956,309	9,149,552,279
Other Liabilities	**13.00**	**12,807,305,243**	**11,060,415,707**
Total Liabilities		**133,142,834,151**	**115,884,059,063**
Capital/Shareholders' Equity		**10,857,396,181**	**10,481,016,569**
Paid up Capital	**15.00**	6,786,256,400	6,588,598,450
Statutory Reserve	**16.00**	2,569,847,054	2,328,782,419
Revaluation Reserve on Investment in Securities	**17.00**	25,356,936	159,603,278
Retained Earnings	**18.00**	1,475,935,790	1,404,032,422
Total Liabilities and Shareholders' Equity		**144,000,230,332**	**126,365,075,632**
Net Asset Value (NAV) per share		**16.00**	**15.44**

	Notes	September 2026 BDT	December 2025 BDT
Off-Balance Sheet Items			
Contingent Liabilities	19.00	**40,500,014,844**	**28,042,481,516**
Acceptance and endorsements		8,706,219,703	6,904,872,085
Letter of Guarantee		9,993,615,604	11,905,538,045
Irrevocable Letter of Credit		19,432,254,278	7,053,852,322
Bills for Collection		2,367,925,258	2,178,219,063
Other Contingent Liabilities		-	-
Other Commitments		**5,602,181,590**	**-**
Documentary credits and short term trade related transactions		-	-
Forward asset purchased and forward deposit placed		5,602,181,590	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
Total Off Balance Sheet Items including Contingent Liabilities		**46,102,196,434**	**28,042,481,516**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director

Mohammed Jamal Ullah
Director

Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Profit and Loss Account (Un-audited)
For the period ended 30 September 2026

Particulars	Notes	01 January 2026 to 30 September 2026	01 January 2025 to 30 September 2025	01 July 2026 to 30 September 2026	01 July 2025 to 30 September 2025
		BDT	BDT	BDT	BDT
Interest Income	21.00	5,486,191,358	5,304,663,842	1,827,067,612	1,817,277,476
Less: Interest Paid on Deposit and Borrowing, etc.	22.00	3,720,377,526	3,625,742,256	1,264,622,561	1,278,573,115
Net Interest Income		**1,765,813,832**	**1,678,921,586**	**562,445,051**	**538,704,361**
Income from Investment	23.00	1,812,196,042	1,345,212,291	907,403,055	799,769,161
Commission, Exchange and Brokerage	24.00	573,059,745	457,932,610	213,889,438	173,506,585
Other Operating Income	25.00	113,372,407	91,388,771	33,857,477	30,421,503
		2,498,628,194	**1,894,533,672**	**1,155,149,971**	**1,003,697,248**
Total Operating Income		**4,264,442,026**	**3,573,455,258**	**1,717,595,022**	**1,542,401,609**
Less: Operating Expenditure					
Salary and Allowances	26.00	707,359,576	638,519,650	252,074,261	244,265,122
Rent, Tax, Insurance, Electricity	27.00	103,135,614	94,915,461	41,539,870	35,841,909
Legal Expense	28.00	1,010,196	1,280,263	711,656	774,958
Postage, Stamps and Telephone	29.00	25,963,715	26,345,729	10,067,332	9,867,254
Printing, Stationery, Advertisement	30.00	49,331,893	60,932,771	14,850,936	23,262,688
Managing Director's Remuneration	26.01	11,859,375	14,431,250	3,387,500	4,093,750
Directors' Fee	31.00	1,669,153	2,964,323	800,153	1,292,323
Audit Fee	32.00	-	-	-	-
Depreciation on and Repair to Bank's Property	33.00	281,403,999	240,073,686	82,664,694	69,668,753
Other Expenditure	34.00	214,448,674	225,897,680	67,433,036	77,913,053
Total Operating Expenses		**1,396,182,193**	**1,305,360,813**	**473,529,438**	**466,979,810**
Profit Before Provision		**2,868,259,833**	**2,268,094,445**	**1,244,065,584**	**1,075,421,799**
Provision for Loans, Advances & Off Balance Sheet					
General Provision	35.00	408,058,619	298,227,850	245,502,946	216,149,965
Specific Provision		1,079,223,064	1,402,759,199	274,721,686	429,283,366
Provision for Off Balance Sheet Exposures		69,401,452	70,223,282	43,401,452	54,529,167
Provision for diminution in Investments		94,253,520	32,023,813	49,253,520	-
Provision against Other Asset		12,000,000	16,765,854	6,500,000	3,600,000
Total Provision		**1,662,936,655**	**1,819,999,998**	**619,379,604**	**703,562,498**
Profit Before Tax		**1,205,323,178**	**448,094,447**	**624,685,980**	**371,859,301**
Less: Provision for Tax	36.00	489,884,887	58,649,295	196,457,190	102,871,627
Current Tax		599,864,630	454,463,502	83,494,259	126,312,536
Deferred Tax		(109,979,743)	(395,814,207)	112,962,931	(23,440,909)
Net Profit After Tax		**715,438,291**	**389,445,152**	**428,228,790**	**268,987,674**
Earnings Per Share		**1.05**	**0.57**	**0.63**	**0.40**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director

Mohammed Jamal Ullah
Director

Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 30 September 2026

	Notes	01 January 2026 to 30 September 2026 BDT	01 January 2025 to 30 September 2025 BDT
A) Cash Flow From Operating Activities:			
Interest Received		9,571,074,615	8,331,047,657
Interest Paid on Deposits, Borrowings, etc.		(6,382,182,065)	(5,453,926,937)
Dividend Income		94,467,978	70,460,770
Fees & Commission Income		571,607,813	405,331,409
Recoveries of Loans previously written off		12,063,980	61,441,074
Cash Paid to Employees as Salaries and Allowances		(719,218,951)	(652,950,900)
Income Tax Paid		(545,327,509)	(518,264,868)
Cash Received From Other Operational Income	42.00	113,372,407	91,388,771
Cash Paid for Other Operational Expenses	43.00	(444,125,866)	(450,927,803)
Cash Flow From Operating Activities Before Changes in Net Current Asset		**2,271,732,403**	**1,883,599,173**
Changes in Net Current Asset :			
Investment in Treasury Bond		(9,630,710,407)	(12,712,780,810)
Loans & Advances		(3,351,963,139)	(4,121,622,705)
Other Asset		(77,640,299)	(153,407,001)
Non-Banking Assets		-	-
Bank Deposit		(16,503,658)	(299,311,022)
Customers' Deposit		13,861,112,356	7,706,828,128
Borrowing from Other Banks, Financial Institutions & Agents		1,558,103,971	5,268,403,403
Other Liabilities		294,484,451	750,608,998
		2,636,883,276	**(3,561,281,009)**
Net Cash Flow From Operating Activities		**4,908,615,678**	**(1,677,681,836)**
B) Cash Flow From Investing Activities:			
Investments in Shares & Bonds		172,334,218	(210,206,416)
Purchase of Fixed Asset		(28,079,548)	(132,137,701)
Net Cash Flow From Investing Activities		**144,254,670**	**(342,344,118)**
C) Cash Flow From Financing Activities:			
Receipts from Issue of Capital		-	-
Dividend Paid		(197,657,954)	(191,900,926)
Net Cash Flow From Financing Activities		**(197,657,954)**	**(191,900,926)**
D) Net Increase in Cash and Cash Equivalents		**4,855,212,395**	**(2,211,926,879)**
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		1,451,932	52,601,202
F) Opening Cash and Cash Equivalents		12,231,644,933	13,032,233,980
Closing Cash and Cash Equivalents (D+E+F)		**17,088,309,260**	**10,872,908,303**
The above closing Cash and Cash Equivalents include:			
Cash in Hand		1,054,768,119	981,225,934
Balance with Bangladesh Bank and its Agent Bank		5,581,267,527	4,274,399,192
Balance with Other Banks & Financial Institutions		4,753,432,731	4,716,754,952
Money at Call and Short Notice		19,900,000	19,900,000
Treasury Bill		5,678,265,484	879,644,125
Prize Bond		675,400	984,100
		17,088,309,260	**10,872,908,303**
Net Operating Cash Flow Per Share		**7.23**	**-2.47**

Didarul Islam
Chief Financial Officer

Ashiul Islam
Deputy Company Secretary

Imtiaz U. Ahmed
Managing Director

Mohammed Jamal Ullah
Director

Md. Shamsuzzaman
Vice Chairman

Midland Bank PLC.
Statement of Changes in Equity (Un-Audited)
As at 30 September 2026

Particulars	Paid-up Capital	Statutory Reserve	Revaluation Surplus on Investments	Retained Earnings	Total
	BDT	BDT	BDT	BDT	BDT
Balance as at 01 January 2026	**6,588,598,450**	**2,328,782,419**	**159,603,277**	**1,404,032,422**	**10,481,016,569**
Bonus Share	197,657,950			(197,657,950)	-
Cash Dividend				(197,657,954)	(197,657,954)
Revaluation Reserve transferred during the period			(134,246,342)		(134,246,342)
Net Profit for the year after tax				715,438,291	715,438,291
Appropriation made during the period		241,064,636		(241,064,636)	-
Transferred to Start Up Fund				(7,154,383)	(7,154,383)
Balance as at 30 September 2026	**6,786,256,400**	**2,569,847,055**	**25,356,935**	**1,475,935,790**	**10,857,396,181**
Balance as at 31 December 2025	**6,588,598,450**	**2,328,782,419**	**159,603,277**	**1,404,032,422**	**10,481,016,569**

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Vice Chairman

Midland Bank PLC.
Selected explanatory notes
as at and for the period ended from 1 January 2026 to 30 September 2026

1.00 Activities of the Bank
The principal activities of the Bank are to provide a comprehensive range of financial products (loans & deposits), personal and commercial banking, trade services, cash management, treasury, securities and custody services. The Bank does have a separate Off shore Banking Unit under Offshore Banking Operation (OBO) since 20 June 2020. The activities of the unit are to give loans (on and off -balance sheet exposures) and take deposits only in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned EPZ companies etc. as per Offshore Banking Policy issued by Bangladesh Bank.

1.01 Subsidiary Company
Midland Bank Asset Management Company Ltd. was registered on May 29, 2019 as a private company limited by shares with the Registrar of Joint Stock Companies & Firms as per Companies Act, 1994 vide registration no. C-152343/2019. The company received license from Bangladesh Securities and Exchange Commission (BSEC) as Asset Management Company Limited on 4th August 2024. BDT 12.00 crore invested by parent company as paid up capital.

2.00 Basis of Preparation and Significant Accounting Policies
Preparation of separate financial statements of the bank for the period ended 30 September 2026 comprise the operation of the Domestic Banking Unit (DBU) (main operations), as well as operations of the Off-shore Banking Unit (OBU), together referred to as 'the Bank'. Consolidated financial statements include separate financial statements of the Midland Bank PLC. and financial statements of subsidiary, as a single economic entity and together referred to as 'the Group'. There were no significant changes in the operations of the bank/group entities.

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS) 10: Consolidated Financial Statements. The consolidated financial statements are prepared for a common reporting period for the period ended 30 September 2026. Intra-company transactions, balances and intra-group gains on transactions between group companies are eliminated on consolidation.

Basis of preparation, accounting policies and estimates applied in these financial statements as at and for the period ended 30 September 2026 are same as those applied in the audited annual financial statements for the year ended 31 December 2025. Certain selected explanatory notes are given below:

2.01 Statement of compliance
The financial statements of the Bank as at and for the period ended 30 September 2026 have been prepared under the historical cost convention except Govt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (as amendment up to date), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Company Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules applicable in Bangladesh. In case the requirement of provisions and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.

2.02 Functional and presentation currency
These financial statements of the Bank are presented in BDT and the Bank's functional currency except OBU where functional currency is US Dollar (USD). All financial information presented in BDT has been rounded to the nearest integer, except when otherwise indicated.

2.03 Use of estimates and judgements

The preparation of financial statements of the Bank in conformity with IFRSs require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expense. Significant accounting policies set out have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities, except otherwise instructed by the Central Bank as prime regulator. Certain comparative amounts in these financial statements have been reclassified and rearranged to conform to the current period's presentation.

2.04 Revenue Recognition

The revenue during the period is recognized following all conditions of revenue recognition as prescribed by IFRS - 15.

2.05 Cash Flow Statement

Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 'Cash Flow Statement' and under the guideline of BRPD Circular No.14 dated 25 June 2003. The Statement shows the Structure of Changes in cash and cash equivalents during the period.

2.06 Statement of Changes in Equity

Statement of changes in equity is prepared in accordance with International Accounting Standard (IAS) 1 'Presentation of Financial Statements' and relevant guidelines of Bangladesh Bank.

2.07 Earnings per share

Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the number of ordinary shares outstanding as on 30 September 2026 as per IAS- 33 "Earnings Per Share".

2.08 Additional Disclosure in compliance with BSEC notification dated 20 June 2018:

Significant deviation between two quarterly periods and reasons therefore:

Figures are in BDT Crore

Particulars	Consolidated		Increase / (Decrease)	Reasons
	January to September 2026	January to September 2025		
Net Interest Income	176.58	167.89	8.69	Net interest income increased by BDT 8.69 crore due to low advance-deposit ratio and low interest spread rate.
Income from Investment	181.22	134.52	46.70	Income from Investment increased by BDT 46.70 crore due to yield rate of Govt. bill/bond and increase the volume of investment.
Specific Provision for Loans & Advances	107.92	140.28	(32.36)	Specific provision has decreased due to provision against marginal CL (classified loan) is lower compared to previous period.
Provision for tax	48.99	5.86	43.13	Total tax expenses for the concerned period is comparatively higher than previous period mainly for taxable income is higher.

2.09 Credit Rating of the Bank

Periods	Date of Rating	Surveillance Rating		Outlook
		Long term	Short term	
January to December 2025	28-Jun-26	AA-	ST-2	Stable
January to December 2024	30-Jun-25	A+	ST-2	Stable
January to December 2023	27-Jun-24	A+	ST-2	Stable

2.10 General

Reporting Period

The reporting period of these financial statements of the Bank cover from 1 January 2026 to 30 September 2026.

Review of the Financial Statements

These financial statements were reviewed by the Audit Committee of the Board of the Bank in its 59th meeting held on 13 October 2026 and was subsequently approved by the Board in its 187th meeting held on 28 October 2026.

Midland Bank PLC.
Notes to the Financial Statements
For the Period ended 30 September 2026

		September 2026 BDT	December 2025 BDT
3. a	**Consolidated Cash**		
	i) Cash in Hand (Including foreign currency)		
	Midland Bank PLC.	1,054,768,119	1,061,840,179
	Midland Bank Asset Management Company Ltd.	-	-
		1,054,768,119	**1,061,840,179**
	ii) Balance with Bangladesh Bank and its Agent Bank (note 3.02)		
	Midland Bank PLC.	5,581,267,527	4,218,303,235
	Midland Bank Asset Management Company Ltd.	-	-
		5,581,267,527	**4,218,303,235**
3.00	**Cash**		
	In Hand (Including foreign currency) (note 3.01)	1,054,768,119	1,061,840,179
	Balance with Bangladesh Bank and its Agent Bank (note 3.02)	5,581,267,527	4,218,303,235
		6,636,035,646	**5,280,143,415**
3.01	**In Hand (Including foreign currency)**		
	Local Currency	1,051,472,993	1,049,320,865
	Foreign Currency	3,295,126	12,519,315
		1,054,768,119	**1,061,840,179**
3.02	**Balance with Bangladesh Bank and its Agent Bank**		
	With Bangladesh Bank		
	Local Currency	5,109,807,694	3,964,069,499
	Foreign Currency	471,191,730	253,965,172
	With Sonali Bank (as agent of Bangladesh Bank-Local Currency)	268,103	268,564
		5,581,267,527	**4,218,303,235**
4. a	**Consolidated Balance with other Banks and Financial Institutions**		
	In Bangladesh		
	Midland Bank PLC.	4,455,587,085	4,370,747,641
	Midland Bank Asset Management Company Ltd.	43,611,969	427,330
	Less: Intra Group Transaction	(3,611,969)	(427,330)
		4,495,587,085	**4,370,747,641**
	Outside Bangladesh		
	Midland Bank PLC.	297,845,646	552,132,113
	Midland Bank Asset Management Company Ltd.	-	-
		297,845,646	**552,132,113**
		4,793,432,731	**4,922,879,755**
4.00	**Balance with other Banks and Financial Institutions**		
	In Bangladesh	4,455,587,085	4,370,747,641
	Outside Bangladesh	297,845,646	552,132,113
		4,753,432,731	**4,922,879,755**
5.a	**Consolidated Money at Call and Short Notice**		
	Midland Bank PLC.	19,900,000	19,900,000
	Midland Bank Asset Management Company Ltd.	-	-
		19,900,000	**19,900,000**
5.00	**Money at Call and Short Notice:**	19,900,000	19,900,000
		19,900,000	**19,900,000**
6.a	**Consolidated Investments**		
	Government Investment		
	Midland Bank PLC.	45,861,277,098	32,694,593,913
	Midland Bank Asset Management Company Ltd.	-	40,098,630
		45,861,277,098	**32,734,692,543**
	Other Investment		
	Midland Bank PLC.	4,836,514,486	5,008,848,704
	Midland Bank Asset Management Company Ltd.	74,627,662	74,753,192
	Less: Intra Group Transaction	(120,000,000)	(120,000,000)
		4,791,142,148	**4,963,601,896**
		50,652,419,245	**37,698,294,439**

		September 2026	December 2025
		BDT	BDT
6.00	**Investments**		
	Government	45,861,277,098	32,694,593,913
	Others	4,836,514,486	5,008,848,704
		50,697,791,583	**37,703,442,617**
7. a	**Consolidated Loans and Advances / Investments**		
	Loans, Cash Credits, Overdrafts, etc.		
	Midland Bank PLC.	64,211,849,014	62,625,054,533
	Midland Bank Asset Management Company Ltd.	-	-
		64,211,849,014	**62,625,054,533**
	Bills Purchased and Discounted		
	Midland Bank PLC.	9,284,868,713	8,442,843,585
	Midland Bank Asset Management Company Ltd.	-	-
		9,284,868,713	**8,442,843,585**
		73,496,717,727	**71,067,898,118**
7.00	**Loans and Advances / Investments**		
	Loans, Cash Credits, Overdrafts, etc.	64,211,849,014	62,625,054,533
	Bills Purchased and Discounted	9,284,868,713	8,442,843,585
		73,496,717,727	**71,067,898,118**
8. a	**Consolidated Fixed Assets including Premises, Furniture & Fixture**		
	Midland Bank PLC.	1,280,632,475	1,482,297,780
	Midland Bank Asset Management Company Ltd.	5,952,032	6,100,874
		1,286,584,507	**1,488,398,654**
8.00	**Fixed Assets including Premises, Furniture & Fixture**		
	Property, Plant & equipment		
	Computer and Peripherals	467,243,158	461,110,195
	Furniture & Fixture	270,570,947	268,485,133
	Office Equipment	273,515,554	259,316,813
	Motor Vehicles	41,239,095	36,348,949
	Books	20,260	20,260
	Intangible Assets	263,175,208	239,830,637
	Right of Use Assets	1,326,653,991	1,350,651,818
	Land, Building & Construction	96,375,200	96,375,200
	Total Cost	**2,738,793,413**	**2,712,139,005**
	Less: Accumulated Depreciation	1,458,160,938	1,229,841,225
	Book value at the end of the year	**1,280,632,475**	**1,482,297,780**
9. a	**Consolidated Other Assets**		
	Midland Bank PLC.	7,103,134,811	5,875,928,588
	Midland Bank Asset Management Company Ltd.	5,382,057	8,207,378
		7,108,516,868	**5,884,135,966**
9.00	**Other Asset**		
	Classification of Other Assets		
	A) Income generating Other Asset	-	-
	B) Non-Income generating Other Assets :		
	Interest Accrued on Investment but not collected & other income receivable	1,939,576,972	1,542,415,163
	Dividend Receivable	58,415,150	47,342,343
	Advance Income Tax	3,601,355,940	3,056,028,431
	Suspense Account	65,304,553	71,042,304
	Advance Subscription	3,661,894	4,224,618
	Advance to Subsidiary Company	7,571,020	5,933,721
	Prepaid Insurance	670,884	3,689,864
	Stationery, Stamps, Printing materials in stock etc.	23,170,720	22,625,953
	Sundry Assets	287,882,976	171,830,677
	Stamp in Hand	1,629,986	1,257,106
	Deferred Tax Assets	1,041,133,669	931,153,926
	Exchange House	1,591,568	(207,925)
	Clearing House and BFTN Adjustment	70,458,675	18,592,407
		7,103,134,811	**5,875,928,588**
	Total Other Asset (A+B)	**7,103,134,811**	**5,875,928,588**

		September 2026	December 2025
		BDT	BDT
10.00	**Non-Banking Assets**		
	Land at cost (market value of the land at BDT 14.54 million)	12,585,359	12,585,359
		12,585,359	**12,585,359**

The Bank filed on Artha Rin suit bearing # 539/2017, dated 02.03.2017 against one default customer, A/C : Al-Fahad Air Ticketing & Medical Tourism Limited. The Bank has been awarded the ownership of the mortgage properties according to the verdict of the honorable court in accordance with section 33(5) of "Artharin Adalat 2003". Subsequent approval taken from the Board of Directors of the Bank, the full amount of loan of BDT 12.59 million (market value of the property at BDT 14.54 million) transferred to Non-Banking Assets of the Bank, which will continue to sustain in Bank's Balance Sheet until sale / disposal of the said property acquired by the Bank u/s 33(5) of the Artha Rin Adalat Ain 2003 as mortgagee Bank. As per Bangladesh Bank Guideline, 100% provision has been maintained against this asset during the year.

11. a	**Consolidated Borrowing From Other Banks, Financial Institutions & Agents**		
	Midland Bank PLC.	19,949,559,739	18,391,455,767
	Midland Bank Asset Management Company Ltd.	-	-
		19,949,559,739	**18,391,455,767**
11.00	**Borrowings From Other Banks, Financial Institutions & Agents**		
	In Bangladesh	19,949,559,739	18,391,455,767
	Outside Bangladesh	-	-
		19,949,559,739	**18,391,455,767**
12. a	**Consolidated Deposit and Other Accounts**		
	Midland Bank PLC.	100,385,969,169	86,432,187,588
	Midland Bank Asset Management Company Ltd.	-	-
	Less: Intra Group Transaction	(3,611,969)	(427,330)
		100,382,357,200	**86,431,760,258**
12.00	**Deposit and Other Accounts**		
	From Banks	7,153,808	19,851,516
	From Customers	100,378,815,362	86,412,336,072
		100,385,969,169	**86,432,187,588**
12.01	**Customer Deposits and Other Accounts:**		
	Current Deposits & Other Accounts :		
	Current Deposits & Other Accounts :	4,635,570,472	4,081,134,685
	Foreign Currency Deposits	2,382,503,441	2,179,898,360
	Sundry Deposits	4,416,421,306	2,199,699,456
		11,434,495,220	**8,460,732,500**
	Bills Payable :		
	Payment Order Issued	1,392,103,122	795,854,447
	Pay Slip Issued	-	-
	Demand Draft Payable	-	-
		1,392,103,122	**795,854,447**
	Short Notice Deposits	**11,894,725,967**	**8,392,126,126**
	Savings Deposits	**6,739,585,670**	**6,259,969,715**
	Fixed Deposits	**58,612,102,881**	**53,373,952,522**
	Deposit Schemes:		
	MDB Super Monthly Savings	2,965,728,006	3,019,952,493
	MDB Double Benefit	265,050,957	649,558,159
	MDB Family Support	4,177,212,931	3,803,553,031
	MDB Corporate Support	142,756,164	142,779,420
	MDB Shikhsha Sanchay Scheme	20,508,486	19,709,128
	Saalam Millionaire Savings Scheme	1,016,846	345,024
	MDB Sathi	111,185,675	57,860,164
	MDB Salaam sathi	12,022,728	6,119,454
	MDB Super Saver Plus	836,884,070	453,676,398
	Saalam Super Saver Plus	115,363,031	39,896,393
	MDB Nari Surokkha	17,546,048	-
	Senior Citizen Monthly Benefit Scheme	598,553,858	-
	MDB Millionaire Savings Scheme	336,417,590	309,788,017
	MDB Kotipoti	275,679,112	288,686,295
	MDB Platinum Savings Scheme	258,927,039	210,778,556
	MDB Traveller's Savings Scheme	319,006	4,166,371
	MDB Saalam Monthly Scheme	85,173,458	74,533,533
	MDB Saalam Hajj Savings Scheme	2,871,137	2,009,093
	Saalam Digital Monthly Savings Scheme	81,742,135	61,558,691
	Saalam Digital Hajj Savings Scheme	7,998,033	4,582,061
		10,312,956,309	**9,149,552,279**
	Total	**100,385,969,169**	**86,432,187,588**

		September 2026	December 2025
		BDT	BDT
13. a	**Consolidated Other Liabilities**		
	Midland Bank PLC.	12,807,305,243	11,060,415,707
	Midland Bank Asset Management Company Ltd.	17,624,533	16,540,720
		12,824,929,776	**11,076,956,427**
13.00	**Other Liabilities**		
	Provision for Loans and Advances	3,647,935,837	2,970,272,875
	Provision for Off Balance Sheet Items	278,937,354	209,535,902
	Provision for Other Assets	90,466,827	78,747,096
	Provision for Income Tax	3,689,372,770	3,089,508,140
	Interest Payable on Borrowing	408,402,095	403,989,708
	Audit fee Payable	-	2,022,207
	Accrued Expenses	250,597,426	125,210,743
	Unearned Income (for investment & placement)	891,731,076	769,638,980
	Corporate Social Responsibility (CSR) Payable	500,000	500,000
	Startup Fund	52,245,256	45,090,873
	Lease Liability	701,234,693	819,635,949
	Interest Suspense	2,159,025,962	2,107,988,142
	Provision for Share, Commercial Paper & Bond	439,170,811	344,917,291
	Provision for Non-Banking Asset	12,585,359	12,585,359
	Other Liabilities	185,099,778	80,772,441
		12,807,305,243	**11,060,415,707**
14.00	**Shareholders' Equity**		
	Paid up Capital (note 15.02)	6,786,256,400	6,588,598,450
	Statutory Reserve (note 16.00)	2,569,847,054	2,328,782,419
	Revaluation Reserve on Investment in Securities (note 17.00)	25,356,936	159,603,278
	Retained Earnings (note 18.00)	1,475,935,790	1,404,032,422
		10,857,396,181	**10,481,016,569**
15.00	**Capital**		
15.01	**Authorized Capital:**		
	1,000,000,000 ordinary shares of Tk. 10 each	**10,000,000,000**	**10,000,000,000**
15.02	**Issued, subscribed and Paid-up Capital:**		
	678,625,640 Ordinary shares of Taka 10 each issued for cash.	6,786,256,400	6,588,598,450
		6,786,256,400	**6,588,598,450**
16.00	**Statutory Reserve**	**2,569,847,054**	**2,328,782,419**
17.00	**Revaluation Reserve on Investment in Securities**	**25,356,936**	**159,603,278**
18. a	**Consolidated Retained Earnings**		
	Midland Bank PLC.	1,475,935,790	1,404,032,422
	Midland Bank Asset Management Company Ltd.	(8,050,834)	(6,953,336)
		1,467,884,956	**1,397,079,086**
18.00	**Retained Earnings**	**1,475,935,790**	**1,404,032,422**
19. a	**Consolidated Contingent Liabilities**		
	Midland Bank PLC.	46,102,196,434	28,042,481,516
	Midland Bank Asset Management Company Ltd.	-	-
		46,102,196,434	**28,042,481,516**
19.00	**Contingent Liabilities**		
19.01	Acceptance and endorsements		
	Foreign	163,963,214	45,492,783
	Local	8,520,869,522	6,848,868,061
	EPZ	21,386,967	10,511,241
		8,706,219,703	**6,904,872,085**
19.02	**Letter of Guarantee**		
	Foreign	815,260,297	1,965,801,918
	Local	9,178,355,307	9,939,736,127
		9,993,615,604	**11,905,538,045**
19.03	**Irrevocable Letter of Credit**		
	Letter of Credit (Sight)	278,588,827	101,240,625
	Letter of Credit (Back to Back/Deferred)	6,187,279,959	2,840,874,297
	Letter of Credit (Cash & Others)	12,966,385,492	4,111,737,400
		19,432,254,278	**7,053,852,322**

		September 2026 BDT	December 2025 BDT
19.04	**Bills for Collection**		
	Foreign Bill Collection	622,088,088	443,329,231
	Local/Inland Bill Collection	1,745,837,170	1,734,889,833
		2,367,925,258	**2,178,219,063**
19.05	**Other Commitments**		
	Documentary credits and short term trade related transactions	-	-
	Forward asset purchased and forward deposit placed	5,602,181,590	-
	Undrawn note issuance and revolving underwriting facilities	-	-
	Undrawn formal standby facilities credit lines and other commitments	-	-
	Liabilities against forward purchase and sale	-	-
		5,602,181,590	**-**
	Total	**46,102,196,434**	**28,042,481,516**

		January to September 2026	January to September 2025
20.00	**Income Statement**		
	Income:		
	Interest, Discount and Similar Income	9,968,236,424	8,891,261,996
	Dividend income	105,540,785	77,801,225
	Fee, Commission and Brokerage	271,982,512	175,920,228
	Gain less losses arising from dealing securities	-	-
	Gain less losses arising from investment securities	-	-
	Gain less losses arising from dealing in Foreign Currencies	301,077,233	282,012,383
	Income from non Banking Asset	-	-
	Other Operating Income	113,372,407	91,388,771
	Profit less losses on Interest Rate Changes	-	-
		10,760,209,362	**9,518,384,602**
	Expenses		
	Interest, Fee and Commission	6,495,767,336	5,944,929,344
	Losses on Loans and advances	-	-
	Administrative expenses	719,218,951	652,950,900
	Other operating expenses	444,125,866	450,927,803
	Depreciation on Banking Assets	232,837,377	201,482,110
		7,891,949,529	**7,250,290,157**
	Operating profit	**2,868,259,833**	**2,268,094,445**
21. a	**Consolidated Interest Income / Profit on Investment**		
	Midland Bank PLC.	5,486,191,358	5,304,663,842
	Midland Bank Asset Management Company Ltd.	886,068	-
	Less: Intra Group Transaction	(61,068)	-
		5,487,016,358	**5,304,663,842**
21.00	**Interest Income / Profit on Investment**		
	Loans and Advances (note-21.01)	5,346,021,346	5,101,950,958
	Money at Call and Short Notice	10,329,082	15,193,387
	Balance with Other Banks and Financial Institutions (note-21.02)	122,171,625	177,037,536
	Bangladesh Bank Foreign Currency Clearing Account	7,669,305	10,481,961
		5,486,191,358	**5,304,663,842**
21.01	**Interest on Loans and Advances / Profit on Investment**		
	Term Loan	1,658,060,811	1,594,808,964
	Overdraft	829,733,887	956,358,052
	Time Loan	1,148,193,758	1,351,376,547
	Cash Credit	70,256,255	145,120,673
	Trust Receipt	755,135,183	389,128,305
	Consumer Loan	205,281,503	172,953,932
	Payment Against Documents(PAD)	2,590,439	590,260
	Agricultural Credit	2,803,621	4,477,659
	EDF Loan	57,591,647	56,286,297
	Packing Credit	6,139,444	6,131,362
	Staff Loan	5,334,119	4,283,029
	Other Loans and Advances	46,649,877	9,220,655
	Bill Purchased and Discounted	558,250,804	411,215,224
		5,346,021,346	**5,101,950,958**

		January to September 2026	January to September 2025
21.02	**Interest on Balance with other Bank and Financial Institution**		
	Interest on Balance with other Bank in Bangladesh	122,171,625	177,037,536
	Interest on Balance held with outside Bangladesh	-	-
		122,171,625	**177,037,536**
22. a	**Consolidated Interest/Profit Paid on Deposit & Borrowing, etc.**		
	Midland Bank PLC.	3,720,377,526	3,625,742,256
	Midland Bank Asset Management Company Ltd.	223,678	19,613
	Less: Intra Group Transaction	(61,068)	-
		3,720,540,136	**3,625,761,869**
22.00	**Interest/Profit Paid on Deposit & Borrowing, etc.**		
	Interest/Profit on Deposit and Other Accounts (note-22.01)	4,991,578,958	4,603,935,576
	Interest on Borrowing from other Banks and Financial Institutions (note-22.02)	1,476,328,289	1,310,617,929
	Interest Paid for Lease Obligation	27,860,089	30,375,839
		6,495,767,336	**5,944,929,344**
	Less: Adjusted with Investment Income	(2,775,389,810)	(2,319,187,088)
		3,720,377,526	**3,625,742,256**
22.01	**Interest/ Profit on Deposits and Other Accounts**		
	Current Deposit	162,838,781	124,387,806
	Special Notice Deposit	243,290,430	185,934,001
	Savings Deposits	102,692,165	97,015,684
	Fixed Deposits	3,153,553,555	2,954,288,021
	Deposit Scheme	1,329,204,028	1,242,310,065
		4,991,578,958	**4,603,935,576**
22.02	**Interest on Borrowing from other Banks and Financial Institutions**		
	Call Deposits	212,068,673	109,239,756
	Local Bank Account	209,804,336	162,798,026
	Repurchase agreement (REPO)	658,024,366	662,932,748
	Refinance	149,993,850	182,929,367
	Foreign Bank Account	21,647,557	55,775,046
	Bangladesh Bank	224,789,506	136,942,985
		1,476,328,289	**1,310,617,929**
23. a	**Consolidated Income From Investments**		
	Midland Bank PLC.	1,812,196,042	1,345,212,291
	Midland Bank Asset Management Company Ltd.	4,183,561	9,739,717
		1,816,379,603	**1,354,952,008**
23.00	**Income From Investments**		
	Interest on Treasury Bill, Bond, Reverse Repo (note-23.01)	257,937,007	180,832,477
	Interest on Commercial Paper/Bond	145,974,096	20,822,244
	Gain/(Loss) on Investment in shares of quoted companies	37,293,378	(113,037,978)
	Gain on Govt. Security Trading	1,265,450,776	1,178,794,322
	Dividend on Investment in Shares	105,540,785	77,801,225
		1,812,196,042	**1,345,212,291**
23.01	**Interest on Treasury Bill, Bond, Reverse Repo**	3,033,326,817	2,500,019,565
	Less: Adjustment of borrowing cost directly related to Investment Income	(2,775,389,810)	(2,319,187,088)
		257,937,007	**180,832,477**
24.00	**Commission, Exchange and Brokerage**		
	Commission (note-24.01)	271,982,512	175,920,228
	Exchange	301,077,233	282,012,383
	Brokerage	-	-
		573,059,745	**457,932,610**

		January to September 2026	January to September 2025
24.01	**Commission**		
	Letter of Guarantee	44,091,285	40,404,216
	Letter of Credit	121,289,800	61,741,328
	Acceptance of Bills	41,627,252	23,184,631
	Export Bills	20,091,080	14,217,714
	PO, DD & TT	1,102,757	771,717
	OBC/IBC	26,130	37,590
	Underwriting Comm. on Treasury Bill/Bond	32,822,650	33,579,840
	Other Commission	10,931,558	1,983,191
		271,982,512	**175,920,228**
25. a	**Consolidated Other Operating Income**		
	Midland Bank PLC.	**113,372,407**	**91,388,771**
	Midland Bank Asset Management Company Ltd.	**2,262,483**	-
		115,634,890	**91,388,771**
25.00	**Other Operating Income**		
	VISA Charge	33,122,122	34,436,616
	Service and other Charges	36,250,251	23,353,916
	SWIFT Charge Recoveries	(2,154,562)	(1,859,781)
	Charges against cards	7,696,158	6,323,480
	Locker Rent	426,000	466,000
	Miscellaneous Earnings	29,434,335	22,003,524
	LC Charges	8,598,104	6,665,015
		113,372,407	**91,388,771**
26. a	**Consolidated Salary & Allowances**		
	Midland Bank PLC.	707,359,576	638,519,650
	Midland Bank Asset Management Company Ltd.	5,524,677	3,443,781
		712,884,253	**641,963,431**
26.00	**Salary & Allowances**		
	Basic Salary	274,844,298	235,304,418
	Allowances	304,100,418	283,199,834
	Bonus	63,187,970	57,305,710
	Gratuity	40,500,000	42,000,000
	Provident Fund	24,726,890	20,709,689
		707,359,576	**638,519,650**
26.01	**Managing Director's Remuneration**		
	Salary & Allowances	11,859,375	14,431,250
		11,859,375	**14,431,250**
27. a	**Consolidated Rent, Tax, Insurance, Electricity, etc.**		
	Midland Bank PLC.	103,135,614	94,915,461
	Midland Bank Asset Management Company Ltd.	69,833	40,351
		103,205,447	**94,955,812**
27.00	**Rent, Tax, Insurance, Electricity, etc.**		
	Rent	-	-
	Rates & taxes	28,185,201	25,581,199
	Insurance	41,710,359	38,862,905
	Power, electricity etc.	33,240,054	30,471,357
		103,135,614	**94,915,461**
28. a	**Consolidated Legal Expense**		
	Midland Bank PLC.	1,010,196	1,280,263
	Midland Bank Asset Management Company Ltd.	11,924	371,770
		1,022,120	**1,652,033**
28.00	**Legal Expense**		
	Legal Expense	1,010,196	1,280,263
		1,010,196	**1,280,263**

		January to September 2026	January to September 2025
29. a	**Consolidated Postage, Stamps & Telephone, etc.**		
	Midland Bank PLC.	25,963,715	26,345,729
	Midland Bank Asset Management Company Ltd.	32,710	28,913
		25,996,425	**26,374,642**
29.00	**Postage, Stamps & Telephone, etc.**		
	Postage, Stamp & Courier Service	2,542,463	3,048,989
	On-line and connectivity charges	21,651,588	20,658,821
	Telephone	1,769,664	2,637,920
		25,963,715	**26,345,729**
30. a	**Consolidated Printing, Stationery, Advertisement etc.**		
	Midland Bank PLC.	49,331,893	60,932,771
	Midland Bank Asset Management Company Ltd.	43,179	17,668
		49,375,072	**60,950,439**
30.00	**Printing, Stationery, Advertisement etc.**		
	Printing & Stationery	43,369,222	48,621,080
	Computer Stationery	1,922,248	2,318,879
	Publicity & Advertisement	4,040,424	9,992,812
		49,331,893	**60,932,771**
31.00	**Directors' Fees**		
	Meeting fee	1,669,153	2,964,323
		1,669,153	**2,964,323**

The Board of Directors is entitled to BDT 10,000/-(excluding VAT) as Board Meeting fee for attending each Board Meeting as per BRPD Circular Letter # 02 dated February 11, 2024. Moreover Independent Directors receiving TK.50,000 monthly as per BRPD Circular No. 03, dated 14 February 2024.

32. a	**Consolidated Audit Fee**		
	Midland Bank PLC.	-	-
	Midland Bank Asset Management Company Ltd.	-	-
		-	-
32.00	**Audit Fee**		
	Audit Fee	-	-
		-	-
33. a	**Consolidated Depreciation & Repairs**		
	Midland Bank PLC.	281,403,999	240,073,686
	Midland Bank Asset Management Company Ltd.	647,183	1,305,109
		282,051,182	**241,378,795**
33.00	**Depreciation on & Repairs to Bank's property**		
	Depreciation :		
	a) Tangible Assets	**82,388,376**	**77,291,480**
	Computer and Peripherals	42,195,721	40,692,415
	Furniture & Fixture	15,431,875	16,147,693
	Office Equipment	19,594,785	16,597,281
	Motor Vehicles	3,832,279	3,854,091
	Books	-	-
	Land & Building	1,333,716	-
	b) Intangible Assets	32,047,868	14,800,084
	c) Leased Assets	118,401,133	109,390,546
	Total Depreciation (a+b)	**232,837,377**	**201,482,110**
	Repairs on Bank's property	48,566,622	38,591,576
		281,403,999	**240,073,686**
34. a	**Consolidated Other Expenditure**		
	Midland Bank PLC.	214,448,674	225,897,680
	Midland Bank Asset Management Company Ltd.	2,999,935	2,823,167
		217,448,609	**228,720,847**

		January to September 2026	January to September 2025
34.00	**Other Expenditure**		
	Security & Auxiliary Service	77,518,116	75,502,473
	Office Cleaning & Maintenance	109,118	69,195
	Car Expense	4,349,997	3,820,802
	Entertainment	20,143,187	22,962,783
	Travelling	3,115,991	2,497,008
	Conveyance	5,975,594	5,804,912
	Newspaper & Magazines	3,729,476	3,355,450
	Q-Cash, ATM Cards, VISA Cards	47,485,305	52,538,833
	Medical Expenses	122,053	370,324
	Training Expenses	2,515,522	1,926,560
	Bank Charges	11,340,837	12,373,724
	AGM Expenses	360,000	115,632
	Corporate Social Responsibility (CSR) activities	2,579,740	2,462,706
	Business Development Expense	5,795,579	9,577,195
	Subscription & Donation	1,340,711	1,710,508
	Miscellaneous Expense	27,967,448	30,809,577
		214,448,674	**225,897,680**
35. a	**Consolidated Provision Against Loans -Advances, Investment and others**		
	Midland Bank PLC.	1,662,936,655	1,819,999,998
	Midland Bank Asset Management Company Ltd.	(1,160,169)	(1,507,375)
		1,661,776,486	**1,818,492,623**
35.00	**Provision Against Loans -Advances, Investment and others**		
	Provision for Unclassified Loans and Advances	408,058,619	298,227,850
	Provision for Classified Loans & Advances	1,079,223,064	1,402,759,199
	Provision for Off Balance Sheet Items	69,401,452	70,223,282
	Provision for diminution in Investments	94,253,520	32,023,813
	Provision for Non-Banking Asset	-	-
	Provision for Other Assets	12,000,000	16,765,854
	Total amount of provision made during the year	**1,662,936,655**	**1,819,999,998**
36. a	**Consolidated Provision for Tax**		
	Midland Bank PLC.	489,884,887	58,649,295
	Midland Bank Asset Management Company Ltd.	36,661	444,764
		489,921,548	**59,094,059**
36.00	**Provision for Tax**		
	Current tax	599,864,630	454,463,502
	Deferred tax* (note 36.01)	(109,979,743)	(395,814,207)
	Total	**489,884,887**	**58,649,295**

* Deferred tax has been calculated as per "IAS:12 Income Taxes" and it is the timing differences arising between the carrying value of specific provision for classified loan, lease asset-liability ,gratuity liability & fixed assets.

According to IAS-12 "Income Taxes", Current Tax comprises of Operating Profit before Provision after adjustment of permanent disallowances.

Required provision for current tax has been calculated on operating profit before provision as per the Income Tax Act 2023 as well as according to IAS 12, so the effective tax rates stood at 20.91% and 20.04% for the H1 of 2026 and H1 for 2025 respectively which is shown below:

Particulars	Solo	
	01 January to 30 September 2026	01 January to 30 September 2025
Operating profit before Provision	2,868,259,833	2,268,094,445
Provision for Current Tax	599,864,630	454,463,502
Effective Tax rate	20.91%	20.04%

Calculation of Effective Tax Rate

As per the Paragraph 81(c) of IAS 12 "Income Tax" a numerical reconciliation between the average effective Tax Rate and the applicable Tax Rate are as follows:

			January to September 2026	January to September 2025
Operating Profit Before Provision & Tax				2,868,259,833
Less: Items to be considered separately				1,408,284,939
				1,459,974,895
Add: Inadmissible expenses as per Income Tax Act				220,158,932
				1,680,133,827
Less: Admissible expenses as per Income Tax Act				657,192,962
Income from Business				1,022,940,865
Add: Income from Dividend				105,540,785
Add: Capital Gain from Trading in Govt. Securities				1,302,744,154
Total Taxable Income				**2,431,225,803**
Calculation of Tax Liabilities				
Income from Business	1,022,940,865	@37.50%		383,602,824
Capital Gain from Trading in Govt. Securities	1,302,744,154	@15.00%		195,411,623
Income from Dividend	105,540,785	@20.00%		21,108,157
Total Taxable Income	2,431,225,803			600,122,604
Less : Rebate on CSR	2,579,740	@10.00%		257,974
Total Provision for Current Tax				599,864,630
Operating profit before Provision				2,868,259,833
Effective Tax rate				20.91%

36.01 Calculation of Deferred Tax (Solo):

Taxable temporary difference arising from the carrying value of Assets	2,805,183,749
Deductibles temporary difference arising from the provision for classified loan	**(28,827,298)**
Net deductible temporary difference (a)	**2,776,356,450**
Tax rate (b)	**37.50%**
Closing deferred tax assets (a X b)	1,041,133,669
Opening deferred tax assets	931,153,926
Deferred tax (income)/expenses of the Bank	**(109,979,743)**

37.00 Statutory Reserve

Transferred during the year	241,064,636	89,618,889
Add: Adjustment of previous year	-	-
	241,064,636	**89,618,889**

38.00 Provision for CSR

Corporate Social Responsibility (CSR) activities	-	-
	-	-

39.00 Net Asset Value Per Share (NAV)

	Consolidated September 2026	Consolidated December 2025	Solo September 2026	Solo December 2025
Net Asset Value	10,849,345,347	10,474,063,233	10,857,396,181	10,481,016,569
Number of ordinary shares outstanding	**678,625,640**	**678,625,640**	**678,625,640**	**678,625,640**
Net Asset Value Per Share (NAV)	**15.99**	**15.43**	**16.00**	**15.44**

Explanation regarding significant change in quarterly financial statements:
NAV per share increased in September 30, 2026 compare to December 2025 due to retained earnings and statutory reserve increased during this period.

40.00 Earning Per Share (EPS):*

	Consolidated September 2026	Consolidated September 2025	Solo September 2026	Solo September 2025
Net Profit After Tax	714,340,792	392,197,108	715,438,291	389,445,152
Number of Ordinary Shares outstanding	**678,625,640**	**678,625,640**	**678,625,640**	**678,625,640**
Earning Per Share (EPS)	**1.05**	**0.58**	**1.05**	**0.57**

Explanation regarding significant change in quarterly financial statements:
EPS increased due to higher profit earned in September 30, 2026 compared to September 30, 2025.

41.00 Net Operating Cash Flow Per Share

	Consolidated September 2026	Consolidated September 2025	Solo September 2026	Solo September 2025
Net Operating Cash Flow	4,998,693,350	(1,634,517,907)	4,908,615,678	(1,677,681,836)
Number of ordinary shares outstanding	678,625,640	678,625,640	678,625,640	678,625,640
Net Operating Cash Flow Per Share	**7.37**	**(2.41)**	**7.23**	**(2.47)**

		January to September 2026	January to September 2025
	Explanation regarding significant change in quarterly financial statements:		
	NOCFPS increased due to more inflow from deposits as compared to previous period.		
	Reconciliation of statement of cash flows from operating activities (Solo):		
	Profit before provision	**2,868,259,833**	**2,268,094,445**
	Adjustment for non-cash items	**114,436,244**	**92,602,983**
	Depreciation on fixed assets	82,388,376	77,802,899
	Amortization on software	32,047,868	14,800,084
	Adjustment with non-operating activities	**(165,636,165)**	**41,166,613**
	Recovery of written off loan	12,063,980	61,441,074
	Accounts Receivable	7,350,522,814	5,884,580,278
	Accounts Payable	(7,528,222,959)	(5,904,854,739)
	Loss on sale of assets	-	-
	Changes in operating assets and liabilities		
	Investment in Treasury Bond	(9,630,710,407)	(12,712,780,810)
	Loans & Advances	(3,351,963,139)	(4,121,622,705)
	Other Asset	(77,640,299)	(153,407,001)
	Non-Banking Assets	-	-
	Bank Deposit	(16,503,658)	(299,311,022)
	Customers' Deposit	13,861,112,356	7,706,828,128
	Borrowing from Other Banks, Financial Institutions & Agents	1,558,103,971	5,268,403,403
	Other Liabilities	294,484,451	750,608,998
		2,636,883,276	**(3,561,281,009)**
	Income tax paid	(545,327,509)	(518,264,868)
		4,908,615,678	**(1,677,681,836)**
42. a	**Consolidated Received from Other Operational Income**		
	Midland Bank PLC.	113,372,407	91,388,771
	Midland Bank Asset Management Company Ltd.	**2,262,483**	-
		115,634,890	**91,388,771**
42.00	**Received from Other Operational Income**		
	VISA Charge	33,122,122	34,436,616
	Service and other Charges	36,250,251	23,353,916
	SWIFT Charge Recoveries	(2,154,562)	(1,859,781)
	Charges against cards	7,696,158	6,323,480
	Locker Rent	426,000	466,000
	Miscellaneous Earnings	29,434,335	22,003,524
	LC Charges	8,598,104	6,665,015
		113,372,407	**91,388,771**
43. a	**Consolidated Payment for Other Operational Expenses**		
	Midland Bank PLC.	444,125,866	450,927,803
	Midland Bank Asset Management Company Ltd.	4,661,550	4,586,978
		448,787,416	**455,514,781**
43.00	**Payment for Other Operational Expenses**		
	Rent, Tax, Insurance, Electricity	103,135,614	94,915,461
	Legal Expense	1,010,196	1,280,263
	Postage, Stamps, Telegram & Telephone	25,963,715	26,345,729
	Audit fee	-	-
	Printing, Stationery, Advertisement	49,331,893	60,932,771
	Directors' Fee	1,669,153	2,964,323
	Repair & Maintenance	48,566,622	38,591,576
	Other Expenditure	214,448,674	225,897,680
		444,125,866	**450,927,803**

	January to September 2026	January to September 2025

44.00 Related Party transaction Disclosures of the Bank

i)	Name of the Directors together with a list of entities in which they have interest	Annexure- D of Annual Financial Statements 2025

ii) Significant contracts where Bank is a party and wherein Directors have interest during the period September 2026:

Name of the party	Relationship	Nature of transaction	Amount
			Nil

iii)	Share issued to Directors and Executives without consideration or exercisable at a discount	Nil

iv) **Key Management Personnel Compensation**

The following statements comprises the compensation of Directors of the Board and Key Management Personnel

Short Term Employee Benefits	48,905,702	48,950,003
Post Employment Benefits	-	-
Other Long Term Benefits	-	-
	48,905,702	**48,950,003**

Key Management Personnel are those persons having direct or indirect authority and responsibility for planning, directing and controlling the activities of the entity. Key Management Personnel of the Bank includes Managing Director & CEO, Deputy Managing, Directors, Head of Internal Control & Compliance, Chief Technical Officer, Chief Financial Officer and Other Senior Executives responsible for planning, directing and controlling the activities of the Bank.

v) **Related Party Transaction:**

Name	Relationship	Nature of Transaction	Limit	Amount Outstanding Loan
Kazi Shayan Ekramullah	Shareholder	Credit Card	500,000	63,632
A.K.M Badiul Alam	Director	Credit Card	500,000	57,734
Md. Wahid Miah	Sponsor Shareholder	Credit Card	500,000	121,837
Md Wazed Jamil	Family member of Director	Credit Card	500,000	274
Md Jahangir Miah	Family member of Director	Credit Card	500,000	31,189
Md. Zahid Miah	Family member of Director	Credit Card	500,000	32,465
Tazkia Labeeba Karim	Family member of Director	Credit Card	500,000	9,999
Fouzia Ekramullah	Family member of Sponsor Shareholder	Credit Card	500,000	66,150
Ahsan Khan Chowdhury	Director	Credit Card	500,000	5,517
Nilufer Zafarullah	Sponsor Shareholder	Credit Card	500,000	7,058
Anushka Mehreen Zafar	Sponsor Shareholder	Credit Card	500,000	14,553
Zobaida Mahaboob Latif	Shareholder	Credit Card	500,000	19,080
Mohammed Jamal Ullah	Director	Credit Card	500,000	473,186
Susmita Sompa	Family member of Director	Credit Card	500,000	5,781
Manshood Alam	Family member of Director	Credit Card	500,000	33,327
Kazi Raihan Zafar	Sponsor Shareholder	Credit Card	500,000	493,115
Sub-Total (A)				**1,434,897**

vi) Lending policies to related parties: Lending to related parties is affected as per requirement of section 27(1) of the Bank company Act 1991.

Loans and advances to concern related to directors:

Name	Relationship	Nature of Transaction	Limit	Outstanding Loan Amount
CVC Finance Limited	Family member of Director	Term Loan	50,630,835	48,120,968
Sub-Total (B)				**48,120,968**
Total (C=A+B)				**49,555,865**

vii) Business other than banking business with any related concern of the Directors as per section 18(2) of the Bank Company Act 1991:

Lease agreement made with the Director

Name	Nature of Transaction	Name of Party	Amount
Mrs. Lutfa Begum,Family Member	Office Rent	Helal Tower	1,292,135
Mrs. Lutfa Begum,Director	ATM Booth Rent	Hazrat Amanat Shah Spinning Mills Ltd.	Free of Cost
Mr. A. K.M Badiul Alam, Director	ATM Booth Rent	KASBA Tower	Free of Cost
Mr. A. K.M Badiul Alam, Director	ATM Booth Rent	MAA Tower	Free of Cost
Mr. Rezaul Karim, Director	Collection Booth	Southeast University	Free of Cost

Goods procured from the concern related with the Director

Name	Procurement Type	Company Name	Amount
			Nil

viii)	Investment in securities of Directors and their related concern	Nil

45.00 Others

45.01 The expenses, irrespective of capital or revenue nature, accrued or due but not paid have been provided for in the books of the Bank.

45.02 Figures relating to the previous year/ period included in this report have been rearranged, wherever considered necessary, to make them comparable with those of the current period without, however, creating any impact on the operating result and value of assets and liabilities as reported in the financial statements for the current period.

45.03 These notes form an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith.